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Re: Serial No.: 09/453,509
Applicants: Anthony BEVERINA, et al.
Filing Date: December 3, 1999
For: METHOD AND APPARATUS FOR RISK MANAGEMENT
Group Art Unit: 2128
Examiner: Thai Q. Phan

SIR:

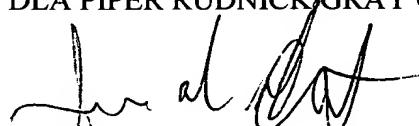
Attached hereto for filing are the following papers:

Amendment
Information Disclosure Statement
Form PTO-1449
Cited Documents (5)

Our check in the amount of \$ 0 is attached covering any required fees. In the event any variance exists between the amount enclosed and the Patent Office charges for filing the above-noted documents, including any fees required under 37 C.F.R. 1.136 for any necessary extension of time to make the filing of the attached documents timely, please charge or credit the difference to Deposit Account No. 50-1442. Further, if these papers are not considered timely filed, then a request is hereby made under 37 C.F.R. 1.136 for the necessary extension of time. A duplicate copy of this sheet is enclosed.

Respectfully submitted,

DLA PIPER RUDNICK GRAY CARY US LLP



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